

I claim:

1. A method for preparing check payment instrument using a payment terminal at the point-of-sale location comprising the steps of:

- calculating a total sale amount;
- 5 - in response to a user input, activating the check writing process;
- receiving a blank check in a the payment terminal;
- retrieving transaction information for current sales transaction;
- printing the transaction information on the check in defined check fields; and
- outputting the check.

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2. The method as described in claim 1 further comprising before said total calculating step, the step of defining information fields corresponding to specific physical locations on a blank check.

15 3. The method as described in claim 2 wherein said information fields defining step further comprising determining the dimensions of the check and determining physical coordinates and physical dimensions for each field.

4. The method as described in claim 1 further comprising before said printing step,  
20 the step of aligning the received blank check in the payment terminal.

5. The method as described in claim 2 wherein said printing step further comprises printing specific transaction information in each defined field of the blank check.

25 6. The method as described in claim 1 wherein the transaction information comprises the amount of the sale, the date of the sale, and the name of the payee.

7. The method as described in claim 5 further comprising before said printing step, the step determining whether the customer will submit an electronic signature.

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8. The method as described in claim 7 further comprising when the determination is that the customer will submit an electronic signature, the step of;

retrieving an electronic signature and printing the retrieved signature in a designated signature field on the check.

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9 A computer program product in a computer readable medium for preparing check payment instrument using a payment terminal at the point-of-sale location comprising:

- instructions for calculating a total sale amount;
- in response to a user input, instructions for activating the check writing process;
- 10 - instructions for receiving a blank check in a the payment terminal;
- instructions for retrieving transaction information for current sales transaction;
- instructions for printing the transaction information on the check in defined check fields; and
- instructions for outputting the check.

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10. The computer program product as described in claim 9 further comprising before said total calculating instructions, instructions for defining information fields corresponding to specific physical locations on a blank check.

20 11. The computer program product as described in claim 10 wherein said information fields defining instructions further comprise instructions for determining the dimensions of the check and determining physical coordinates and physical dimensions for each field.

25 12. The computer program product as described in claim 9 further comprising before said printing instructions, instructions for aligning the received blank check in the payment terminal.

30 13. The computer program product as described in claim 10 wherein said printing instructions further comprise instructions for printing specific transaction information in each defined field of the blank check.

14. The computer program product as described in claim 12 further comprising before said printing instructions, instructions for determining whether the customer will submit an electronic signature.

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15. The computer program product as described in claim 14 further comprising when the determination is that the customer will submit an electronic signature, instructions for retrieving an electronic signature and printing the retrieved signature in a designated signature field on the check.

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16. The method as described in claim 1 further comprising before said compiling step, the step of retrieving the information from the scanned blank check.

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17. The method as described in claim 16 wherein said compiled transaction information includes the scanned blank check information.

18. The method as described in claim 17 wherein said printing step further comprises printing the compiled information onto a newly created check.

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19. A system for preparing check payment instrument using a payment terminal at the point-of-sale location comprising:

a check feeder mechanism for accepting the check;

a processor to calculate the amount of a sale;

a memory location storing information that to be provided related to the sale on

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the check; and

a printer for printing the information on the check.

20. The system as described in claim 19 further comprising a scanner to established locations on the check for printing information related to the sale.

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